



# 2005 Consumer's Guide Commercial Managed Care in Missouri



# Choosing a Managed Care Health Plan

Choosing a managed care plan can be complex and difficult. This 2005 Consumer's Guide helps you compare the quality of health care and member satisfaction among the commercial managed care plans in Missouri. Use this guide along with any coverage information your employer provides to help select the right plan for you or your family.

*Follow these steps to assist you in choosing  
a health plan:*

- ◆ Use the comparison indicators in this brochure only in combination. No one indicator is a sole direct measure of a health plan's performance.
- ◆ Talk to your doctor, family and friends about their experiences with different plans.
- ◆ Come up with your own questions and call your plan choices for answers using the phone numbers provided.
- ◆ Draw on all information to evaluate your managed care options. Make the choice that best suits your needs.

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# What Do Managed Care Plans Look Like?

| Plan Name                               | Statewide Market Share<br>2004 | National Accreditation for<br>2004 | Administrative               | Complaint                  |
|---|--------------------------------|------------------------------------|------------------------------|----------------------------|
|   |                                |                                    | Expense Rating†<br>2002-2004 | Index Rating†<br>2002-2004 |
| Aetna Health Inc                        | 3.2%                           | NCQA                               | ●                            | ●                          |
| Blue-Advantage                          | 5.0%                           | NCQA/URAC                          | ●                            | ●                          |
| Blue-Care Inc                           | 6.6%                           | NCQA/URAC                          | ●                            | ●                          |
| BlueChoice                              | 18.6%                          | NCQA                               | ●                            | ○                          |
| CIGNA HealthCare of St. Louis Inc       | 0.6%                           | NCQA                               | ●                            | ●                          |
| CIGNA of Kansas/Missouri                | 0.5%                           | NCQA                               | ●                            | ●                          |
| Community Health Plan                   | 2.9%                           | none                               | ●                            | ●                          |
| Coventry Health Care of Kansas Inc      | 10.7%                          | URAC                               | ●                            | ○                          |
| Cox Health Plans Inc                    | 0.5%                           | none                               | ●                            | ●                          |
| Group Health Plan                       | 25.6%                          | URAC                               | ●                            | ○                          |
| HealthLink Inc                          | 2.4%                           | URAC                               | ●                            | ●                          |
| Humana Health Plan Inc                  | 0.0%                           | NCQA                               | ●                            | ●                          |
| Mercy Health Plans of Missouri Inc-St.L | 12.9%                          | none                               | ●                            | ○                          |
| UnitedHealthCare of the Midwest Inc     | 9.3%                           | URAC/JCAHO                         | ●                            | ○                          |

†This is a company-wide measure

● High      ● Average      ○ Low

Data Source: Missouri Department of Insurance

This shows the percentage of the State's managed care plan members who are enrolled with a specific plan. It provides an indication not only of plan size but also of the plan's ability to meet the varied health care needs of its members.

Missouri managed care plans may voluntarily seek and qualify for accreditation, indicating that they meet national quality standards from the following organizations: National Committee for Quality Assurance (NCQA), Utilization Review Accreditation Commission (URAC) and Joint Commission on Accreditation of Healthcare Organizations (JCAHO).

This measure, which indicates efficiency, is the percentage of total income used for administrative overhead. Plans with administrative expenses less than 10% are shown as high performance, those at 15% or more are rated as low performers.

The complaint index looks at the number of consumer complaints the Department of Insurance received in the past three years relative to the amount of business that a company wrote in Missouri and compares this to the industry average. Plans at less than 50% of industry average are shown as ● or good performers; more than 100% of industry average is considered ○ or needing improvement.

# Commercial Managed Care Plan Performance

| Plan                                    | Women's Health |   |   |            | Chlamydia Screening for Women Ages 16-25 |  |
|---|----------------|---|---|------------|--|--|
|   | Women's Cancer |   |   |            |  |  |
|   | Mammograms     | Case Management Breast (B) Cervical (C) | At-Risk Educational Materials Breast (B) Cervical (C) |            |  |  |
| Aetna Health Inc                        | ●              | BC                                      | BC  | ●          |  |  |
| Blue-Advantage                          | ●              | BC                                      | BC  | ●          |  |  |
| Blue-Care Inc                           | ●              | BC                                      | BC  | ○          |  |  |
| BlueChoice                              | ●              | BC                                      | BC  | ●          |  |  |
| CIGNA HealthCare of St. Louis Inc       | ●              | none                                    | none  | ●          |  |  |
| CIGNA of Kansas/Missouri                | ●              | BC                                      | BC  | ●          |  |  |
| Community Health Plan                   | ●              | BC                                      | BC  | ●          |  |  |
| Coventry Health Care of Kansas Inc      | ○              | BC                                      | BC  | ●          |  |  |
| Cox Health Plans Inc                    | ●              | none                                    | BC  | ●          |  |  |
| Group Health Plan                       | ●              | BC                                      | BC  | ●          |  |  |
| HealthLink Inc                          | ●              | BC                                      | BC  | ●          |  |  |
| Humana Health Plan Inc                  | ○              | BC                                      | BC  | ●          |  |  |
| Mercy Health Plans of Missouri Inc-St.L | ●              | none                                    | none  | ●          |  |  |
| Premier Health Plans-Springfield        | ●              | none                                    | none  | ●          |  |  |
| UnitedHealthcare of the Midwest*        | ●              | BC                                      | BC  | ○          |  |  |
| <b>Statewide Averages</b>               | <b>71%</b>     |   |   | <b>27%</b> |  |  |

\*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.

This table compares health plans' performance on Womens Health Care to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Women (ages 52-69) in plan who had a mammogram in the past 2 years.

Women (ages 21-64) in plan who had one or more pap test within the past three years.

Plan offers case management for breast and/or cervical cancer. Note: Letter indicates the type of cancer for which services are offered.

Female plan members (ages 16-25) who are sexually active and had at least one test for chlamydia (an STD) during the past year.

## Quality of Care Ratings

- — High
- — Average
- — Low/Needs Improvement
- NA — Numbers too small
- NR — Not reported by plan

\*Plan performance measures are compared to statewide averages

Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

# Commercial Managed Care Plan Performance

| Plan                                    | Children's Health      |                          |                               |            |
|---|------------------------|--------------------------|-------------------------------|------------|
|   | Childhood Immunization | Adolescent Immunizations | Immunization Reminder Letters | Asthma     |
| Aetna Health Inc                        | ●                      | ○                        | no                            | ●          |
| Blue-Advantage                          | ●                      | ○                        | yes                           | ●          |
| Blue-Care Inc                           | ●                      | ○                        | yes                           | ●          |
| BlueChoice                              | ●                      | ●                        | yes                           | ●          |
| CIGNA HealthCare of St. Louis Inc       | ●                      | ●                        | yes                           | ●          |
| CIGNA of Kansas/Missouri                | ●                      | ○                        | yes                           | ●          |
| Community Health Plan                   | ●                      | ●                        | yes                           | NA         |
| Coventry Health Care of Kansas Inc      | ●                      | ●                        | no                            | ●          |
| Cox Health Plans Inc                    | ●                      | ●                        | yes                           | NA         |
| Group Health Plan                       | ●                      | ●                        | yes                           | ●          |
| HealthLink Inc                          | ●                      | ●                        | no                            | NR         |
| Humana Health Plan Inc                  | ○                      | ●                        | yes                           | ●          |
| Mercy Health Plans of Missouri Inc-St.L | ○                      | ○                        | yes                           | ●          |
| Premier Health Plans-Springfield        | ●                      | ●                        | yes                           | ●          |
| UnitedHealthcare of the Midwest*        | ●                      | ●                        | yes                           | ●          |
| <b>Statewide Averages</b>               | <b>76%</b>             | <b>55%</b>               |                               | <b>78%</b> |

\*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.

This table compares health plans' performance on Children's Health to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

Children in plan who turned 2 in the past year and received required vaccinations.

Adolescents in plan who turned 13 in the past year and received required vaccinations.

Plan sends members reminder letters for immunizations.

Child members (ages 5-9) who have persistent asthma and are being given appropriate medications for long term control of asthma.

## Quality of Care Ratings

- — High
- — Average
- — Low/Needs Improvement
- NA — Numbers too small
- NR — Not reported by plan
- \*Plan performance measures are compared to statewide averages

# Commercial Managed Care Plan Performance

| Plan                                     | Cardiovascular                  |   |   |   |
|--|---------------------------------|---|---|---|
|  | Controlling High Blood Pressure | Stroke (S), Congestive Heart Failure (H), High Blood Pressure (B) Case Management | Cholesterol Management after Acute Cardiovascular Event | Cholesterol Management after Acute Cardiovascular Event |
| Aetna Health Inc                         | ●                               | SHB   | ●   | ●   |
| Blue-Advantage                           | ●                               | SHB   | ●   | ●   |
| Blue-Care Inc                            | ●                               | SH  | ●   | ●   |
| BlueChoice                               | ●                               | SHB   | ●   | ○   |
| CIGNA HealthCare of St. Louis Inc        | ●                               | SH  | ●   | ●   |
| CIGNA of Kansas/Missouri                 | ●                               | SHB   | ●   | ●   |
| Community Health Plan                    | ●                               | SHB   | ●   | ●   |
| Coventry Health Care of Kansas Inc       | ●                               | SHB   | ●   | ●   |
| Cox Health Plans Inc                     | ●                               | SHB   | NA  | NA  |
| Group Health Plan                        | ●                               | SHB   | ●   | ●   |
| HealthLink Inc                           | ●                               | SHB   | ○   | ●   |
| Humana Health Plan Inc                   | ●                               | SH  | ●   | ●   |
| Mercy Health Plans of Missouri Inc-St. L | ○                               | none  | ●   | ○   |
| Premier Health Plans-Springfield         | ●                               | H   | ●   | ●   |
| UnitedHealthcare of the Midwest*         | ●                               | SHB   | ●   | ●   |
| <b>Statewide Averages</b>                | <b>64%</b>                      |   | <b>78%</b>  | <b>63%</b>  |

\*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.

This table compares health plans' performance on Cardiovascular Health to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

## Quality of Care Ratings

● — High

● — Average

○ — Low/Needs Improvement

NA — Numbers too small

NR — Not reported by plan

\*Plan performance measures are compared to statewide averages

Plan members (ages 46-85) who were considered hypertensive during the first six months of the measurement year and who achieved blood pressure control.

Plan offers case management services for stroke, congestive heart failure and high blood pressure.  
Note: Letter indicates the conditions for which services are offered.

Plan members who received cholesterol management following an acute cardio-vascular event, such as heart attack.

Plan members who received cholesterol management following an acute cardio-vascular event, such as heart attack and whose LDL-C levels were <130mg/dl.

Screenings help to determine if a patient is at risk for a certain disease or health problem. Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

# Commercial Managed Care Plan Performance

| Plan                                    | Diabetes                        |                              |                                 | Depression                                 |
|---|---------------------------------|------------------------------|---------------------------------|--|
|   | Diabetic<br>Retinal<br>Eye Exam | Diabetic<br>Blood<br>Testing | Diabetic<br>Kidney<br>Screening | Antidepressant<br>Medication<br>Management |
|   |                                 |                              |                                 |  |
| Aetna Health Inc                        | ●                               | ●                            | ●                               | ●  |
| Blue-Advantage                          | ●                               | ●                            | ●                               | ●  |
| Blue-Care Inc                           | ●                               | ●                            | ●                               | ●  |
| BlueChoice                              | ●                               | ●                            | ●                               | ●  |
| CIGNA HealthCare of St. Louis Inc       | ●                               | ●                            | ●                               | ●  |
| CIGNA of Kansas/Missouri                | ●                               | ●                            | ●                               | ●  |
| Community Health Plan                   | ●                               | ●                            | ●                               | ●  |
| Coventry Health Care of Kansas Inc      | ●                               | ●                            | ●                               | ●  |
| Cox Health Plans Inc                    | ●                               | ●                            | ●                               | ●  |
| Group Health Plan                       | ●                               | ●                            | ●                               | ●  |
| HealthLink Inc                          | ●                               | ●                            | ○                               | NR   |
| Humana Health Plan Inc                  | ○                               | ●                            | ●                               | ●  |
| Mercy Health Plans of Missouri Inc-St.L | ○                               | ○                            | ○                               | ●  |
| Premier Health Plans-Springfield        | ●                               | ●                            | ○                               | ●  |
| UnitedHealthcare of the Midwest*        | ●                               | ●                            | ●                               | ●  |
| <b>Statewide Averages</b>               | <b>48%</b>                      | <b>87%</b>                   | <b>47%</b>                      | <b>57%</b>                                 |

\*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.

This table compares health plans' performance on Diabetes and Depression management to the statewide average, using the rating symbols below. The table also reports on which plans offer selected benefits and coverages.

## Quality of Care Ratings

- — High
- — Average
- — Low/Needs Improvement
- NA — Numbers too small
- NR — Not reported by plan
- \*Plan performance measures are compared to statewide averages

Plan members (ages 18-75) who received a retinal eye exam during the past year.

Plan members (ages 18-75) who received a blood glucose test during the past year.

Plan members (ages 18-75) who are screened for or have evidence of nephropathy.

Plan members whose medicine for recovery from depression is adequately managed.

Screenings help to determine if a patient is at risk for a certain disease or health problem. Case Management helps patients, providers and physicians coordinate the medical care needed for complex or chronic illnesses.

# Commercial Managed Care Plan Performance

| Plan                                     | Member Satisfaction  |                       |                         |                                      |  |     | Overall Rating of Plan (6) |
|--|----------------------|-----------------------|-------------------------|--------------------------------------|--|-----|----------------------------|
|  | Customer Service (1) | Claims Processing (2) | Getting Needed Care (3) | Rating of Doctor Seen Most Often (4) | Rating of Specialist Seen Most Often (5) |     |                            |
| Aetna Health Inc                         | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| Blue-Advantage                           | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| Blue-Care Inc                            | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| BlueChoice                               | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| CIGNA HealthCare of St. Louis Inc        | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| CIGNA of Kansas/Missouri                 | ○                    | ○                     | ○                       | ●                                    | ●  | ●   | ○                          |
| Community Health Plan                    | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| Coventry Health Care of Kansas Inc       | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ○                          |
| Cox Health Plans Inc                     | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| Group Health Plan                        | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| HealthLink Inc                           | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| Humana Health Plan Inc                   | ○                    | ●                     | ●                       | ●                                    | ●  | ●   | ○                          |
| Mercy Health Plans of Missouri Inc-St. L | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| Premier Health Plans-Springfield         | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| UnitedHealthcare of the Midwest*         | ●                    | ●                     | ●                       | ●                                    | ●  | ●   | ●                          |
| <b>Statewide Averages</b>                | 71%                  | 90%                   | 81%                     | 78%                                  | 79%                                      | 66% |                            |

\*Combined St. Louis and Kansas City and may not fairly or adequately represent the performance of the plan and its provider network services in that part of the state.

All Plans Averages and Quality of Care Symbols Explained on following page.

## Quality of Care Ratings

- — High
  - — Average
  - — Low/Needs Improvement
  - NA — Numbers too small
  - NR — Not reported by plan
- \*Plan performance measures are compared to statewide averages

## Response Descriptions for Satisfaction Categories Above

- (1) No problem with paperwork, written materials or help from customer service.
- (2) Claims were correctly processed in a reasonable time.
- (3) No problem getting good doctors and nurses, referrals, and necessary care.
- (4) Overall rating of personal doctor seen most often.
- (5) Overall rating of specialist seen most often.
- (6) Overall rating of health plan.

## Statewide Averages and Quality of Care Symbols Explained

The percent on the “Statewide Averages” line indicate the average percent of all plans for each indicator shown in the header of the column.

The Quality of Care Ratings reflect a statistical comparison of the plan’s percentage on the indicator (measure) and the statewide average percentage for all plans. An Average (○) rating for a specific plan means the plan scored close to the Statewide Average for that indicator. A High (●) or Low (○) rating means the plan scored much higher or much lower than the Statewide Average.

# Member Services Telephone Numbers

| Managed Care Plan / Website   | Customer Service | Nurse Helpline |
|---|------------------|----------------|
| Aetna Health Inc.<br><a href="http://www.aetna.com">http://www.aetna.com</a>  | (800) 323-9930   | (800) 556-1555 |
| Blue-Advantage<br><a href="http://www.bcbskc.com">http://www.bcbskc.com</a>   | (816) 395-9558   |                |
| Blue-Care<br><a href="http://www.bcbskc.com">http://www.bcbskc.com</a>  | (816) 395-3558   |                |
| BlueChoice<br><a href="http://www.bcbsmo.com">http://www.bcbsmo.com</a>   | (800) 624-2356   |                |
| CIGNA HealthCare of St. Louis<br><a href="http://www.cigna.com">http://www.cigna.com</a>                                  | (800) 832-3211   | (800) 832-3211 |
| CIGNA HealthCare of KS/MO<br><a href="http://www.cigna.com">http://www.cigna.com</a>                                      | (800) 832-3211   | (800) 832-3211 |
| Community Health Plan<br><a href="http://www.heartland-health.com">http://www.heartland-health.com</a>                    | (800) 990-9247   | (800) 832-2476 |
| Coventry Health Care of Kansas Inc.<br><a href="http://www.chckansas.com">http://www.chckansas.com</a>                    | (800) 969-3343   | (800) 622-9538 |
| Cox Health Plans<br><a href="http://www.coxhealthplans.com">http://www.coxhealthplans.com</a>                             | (800) 205-7665   |                |
| Group Health Plan<br><a href="http://www.ghp.com">http://www.ghp.com</a>  | (800) 755-3901   |                |
| HealthLink<br><a href="http://www.healthlink.com">http://www.healthlink.com</a>   | (800) 624-2356   |                |
| Humana Health Plan<br><a href="http://www.humana.com">http://www.humana.com</a>   | (866) 427-7478   | (800) 622-9529 |
| Mercy Health Plans of Missouri - St. L.<br><a href="http://www.mercyhealthplans.com">http://www.mercyhealthplans.com</a>  | (800) 327-0763   | (800) 811-1187 |
| Premier Health Plans-Springfield<br><a href="http://www.premierhealthplansmo.com">http://www.premierhealthplansmo.com</a> | (800) 481-4466   | (800) 909-8326 |
| UnitedHealthcare of the Midwest<br><a href="http://www.unitedhealthcare.com">http://www.unitedhealthcare.com</a>          | (800) 627-0687   | (877) 365-7950 |

For further information about this Consumer's Guide, contact:  
 Missouri Dept. of Health and Senior Services  
 P.O. Box 570, Jefferson City, MO 65102-0570  
 (573) 751-6272



# Websites

The following websites may be useful:

|  |   |
|--|---|
| Agency for Healthcare Research & Quality:                            | <a href="http://www.ahrq.gov">http://www.ahrq.gov</a>                           |
| American Association of Health Plans:                                | <a href="http://www.aahp.org">http://www.aahp.org</a>                           |
| American Accreditation Healthcare Commission/URAC:                   | <a href="http://www.urac.org">http://www.urac.org</a>                           |
| American Medical Association:  | <a href="http://www.ama-assn.org">http://www.ama-assn.org</a>                   |
| American Osteopathic Association:                                    | <a href="http://www.aoa-net.org">http://www.aoa-net.org</a>                     |
| Families USA:  | <a href="http://www.familiesusa.org">http://www.familiesusa.org</a>             |
| Health and Human Services-U.S.Government:                            | <a href="http://www.healthfinder.gov">http://www.healthfinder.gov</a>           |
| Joint Commission on Accreditation of Healthcare Organizations/JCAHO: | <a href="http://www.jcaho.org">http://www.jcaho.org</a>                         |
| Missouri Department of Insurance                                     | <a href="http://www.insurance.state.mo.us">http://www.insurance.state.mo.us</a> |
| National Committee for Quality Assurance/NCQA:                       | <a href="http://www.ncqa.org">http://www.ncqa.org</a>                           |
| National Health Information Center                                   | <a href="http://www.health.gov/nhic">http://www.health.gov/nhic</a>             |

## Need More Information?

Visit our website at: <http://www.dhss.state.mo.us/ManagedCare>

## Concerns or Complaints?

Call your managed care plan if you have concerns on your treatment or feel you have been denied health services. They will explain your grievance rights and how to file a complaint. If you disagree with a plan's position or decision call the Consumer Hotline of the Missouri Department of Insurance at: 1-800-726-7390

For further information about this Consumer's Guide, contact:

**Center for Health Information Management  
and Evaluation (CHIME),  
Missouri Dept. of Health and Senior Services  
P.O. Box 570, Jefferson City, MO 65102-0570  
(573) 751-6272**



The Missouri Department of Health and Senior Services has attempted to publish accurate information based upon common definitions. The data reported in this brochure are based on plan performance during 2004. Managed care plans were given an opportunity to review and correct the data presented. Other corrections or suggestions should be forwarded to the Center for Health Information Management and Evaluation (CHIME), Missouri Department of Health and Senior Services, PO Box 570, Jefferson City, MO 65102. Our telephone number is (573) 751-6272. The Missouri Department of Health and Senior Services is an equal opportunity/affirmative action employer. Services are provided on a nondiscriminatory basis. This information is available in alternate formats to citizens with disabilities.